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**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: LEMONS, Kyle et al.  
Serial No.: 09/671,422  
Filing Date: September 27, 2000  
For: **SYSTEM AND METHOD FOR DELIVERING FINANCIAL SERVICES**  
Examiner: Sally Shih  
Art Unit: 3624

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Mail Stop Amendment  
Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RECEIVED**  
SEP 27 2004  
**GROUP 3600**

**RESPONSE TO ELECTION/RESTRICTIONS REQUIREMENT**

Sir:

This Response to Election/Restrictions Requirement is submitted in response to the Office Action mailed March 19, 2004 setting a one month period for response which expired on April 19, 2004. Applicants have filed herewith a request for a five-month extension of time, extending the period for response to September 20, 2004 (September 19<sup>th</sup> being a Sunday).

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.